

From: "James Boyd" <j-lboyd@msn.com> on 09/05/2004 09:16:48 PM

Subject: Study on Credit Bureaus Handling of Disputes

I had an account with CitiFancier and paid the account off. I was checking my credit report later and found that they had added two more accounts to my report and it appeared they were still open accounts. Since I only had the one account with them I called them and they were not helpful at all. I then contacted the reporting Credit Bureau to dispute the account and they were not helpful at all. In my opinion these credit reporting bureaus should be put out of business once and for all and not allowed to report anything, since they can not do it right.

JW Boyd

j-lboyd@msn.com